

If we have learned anything from recent weather patterns, it's the importance of disaster preparedness. The 2005 hurricane season was the worst on record according to the Information Institute (I.I.I.), with 14 hurricanes causing \$46 billion in insured losses and three million claims, all record highs. And don't think you are immune if you live out of a hurricane's reach. Tornadoes, floods and severe weather can cause substantial damage, wherever you call home.



It can't be stressed enough how important it is for families to be prepared before a severe storm strikes. There are many things that you can do ahead of time to protect yourself, your family and property. Careful planning may even save you money.

Weather or Not—Be Prepared

One of the first things you can do is contact your local emergency management office or American Red Cross chapter and ask for the community disaster preparedness plan. This plan should include information on the safest evacuation routes and nearby shelters. Prepare a kit of disaster supplies now so that you have it in a safe place if you ever need it. Discuss with your family how you will respond after a natural disaster. Devise a family communication plan and teach everyone how and when to turn off the gas, electricity and water.



Wendy L. Deibler
CPCU, CIC, LUTCF

Ask us about flood insurance! Many people incorrectly assume that regular homeowners insurance covers damage done by flood or rising waters. Many do not realize until its too late that all basic homeowners insurance policies exclude flood.

Only FLOOD INSURANCE will cover losses in the event of flood.

Flood Coverage can be purchased through our agency.

More information regarding disaster preparedness is available at www.erieinsurance.com.

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Please visit us at
26 Westminster Drive
Carlisle PA 17013



Normal Business Hours:
8:30—5:00 Mon—Fri
Sat and eve. By appt

What's New and Exciting—Identity Theft Coverage!

What Is Identity Theft?

Identity Theft is a criminal event that occurs when one person takes personal information from another and uses it to open new credit cards, purchase vehicles, apply for loans, social benefits or to establish services with utility companies or to rent dwellings all in the victim's name without his or her knowledge. It is one of the fastest growing crimes in America, affecting individuals and business owners. Victims spend an average of **60 HOURS** and **HUNDREDS** if not thousands of dollars restoring their identity after a theft has occurred.

ERIE's Identity Recovery Coverage

Now ERIE offers Identity Recovery Coverage to all Homeowner, Tenant, and Mobile Home Policy owners for only **\$20.00 per year!!!**

This provides you with up to \$25,000 of coverage including:

- \$200 per day for lost wages
- Refiling/application fees
- Certain legal fees
- Credit report fees
- Postage/phone/shipping

Case management Services

In addition to the coverages above ERIE's coverage provides **valuable case management services**, by experienced, trained case managers who will assist you through the recovery process, by intervening with creditors, reviewing credit reports, contacting government agencies, and preparing letters to creditors. These services can drastically reduce your time spent to restore your identity by as much as 75%!

Call today to add this valuable coverage for only \$20.00 annually!!!



Deibler Insurance Voted Carlisle's BEST Insurance Agency 2006!!

Take back what's yours with ERIE's Identity Recovery Coverage

Erie Family Life is pleased to announce that term life insurance rates

Just Went **DOWN!**



Get the most out of **LIFE**
 Save **5%** on your auto
 and **5%** on your
 homeowners premiums
 with a qualified policy
 Contact us for details and eligibility

Face Amount	Age	Male Monthly rates	Female Monthly rates	<i>These premiums are based on Erie Family Life's Ultra Select Non-Tobacco Rate Class</i> <i>A full underwriting review is required to determine if you are eligible for this rate class.</i> <i>No riders have been included for the premiums shown.</i>
\$100,000 10 year premium	35	\$10.03	\$9.44	
	45	\$14.37	\$12.33	
	55	\$24.91	\$18.62	
\$250,000 10 yr premium	35	\$15.51	\$14.03	
	45	\$26.35	\$21.25	
	55	\$52.70	\$38.98	
\$500,000 10 yr premium	35	\$24.65	\$21.68	
	45	\$46.33	\$63.13	
	55	\$99.03	\$67.58	



Indexed Annuities—A new class of Annuity

There is a new class of annuity that provides a portion of market index performance with a **NO-Loss Provision**. It is known as the **Equity Index Annuity**. This new type of annuity is not a security, as you might suspect, but it is classified as a single-premium traditional annuity. It is an annuity because it meets the strict insurance department requirements for interest guarantees and guarantees against loss of principal and it provides traditional annuity benefits. **Let's look at what makes this such an attractive savings option.** The FIRST and possibly most attractive provision of equity index annuities is the **NO Loss Provision**. This means that once a premium payment has been made, or interest has been credited to the account, the account value will NEVER decrease below that amount. This provides safety against volatility of the market index to which the annuity is linked.

- ~Interest Guarantees
- ~No Loss Provision
- ~Competitive Rates

*Is this too
good to be true?*

For more information regarding terms, rules, restrictions and expenses, contact our office!

The next benefit that appeals to many is **interest guarantees**. Most policies have a cap (the maximum interest rate that can be credited in a policy year) and a floor (the minimum interest rate that can be credited). The cap can vary from no cap to a fixed % but the floor is generally zero. This allows the policyholder to benefit from potentially high returns and be guaranteed at the same time that no money will be lost.

With concerns over inflation and making sure that investments will meet our future needs, many people have turned to the equity market for higher returns. It makes sense when you consider how well the S&P 500 index has performed historically. Equity index annuities offer the same benefits as traditional annuities., such as **tax deferred growth and early withdrawal of funds without penalty**. This early withdrawal is usually conditioned upon the annuitants death or admittance to a nursing home.

Note that most annuities have surrender charges which are assessed in the early years of the contract if the owner surrenders it before the company has had the opportunity to recover its costs. The earnings portion of withdrawals are taxable as ordinary income and if made prior to age 59 1/2 are subject to a 10% federal tax penalty. EIAs are not appropriate for every investor. Guarantees are provided by the issuing insurance company. The performance of any index is not indicative of the performance of any particular investment. Individuals cannot invest directly in any index. Past performance is not a guarantee of future results.

Is your Home Based Business Properly Protected?

If you operate a business from your home, you may not have the proper coverage. You cannot assume because your business is run from your home that your homeowners policy will properly protect you for property or liability.

The Erie Homeprotector policy limits ON premises business property to \$2,500 and OFF Premises business property to \$500. This may not be adequate to fully cover your equipment, supplies, tools, equipment, inventory or samples.



In addition, the policy excludes any business related liability. Regardless of the type of business you operate, (home product distributor, accounting office, therapy, musical instruction) most business owners have an exposure to injury through injuries on your premises, injury from products sold, distributed, or packaged by you, & other bodily injury or property damage while at another premises.

You may be able to add a Business Occupancy Rider to your homeowners policy for a relatively low annual premium, which provides you with both PROPERTY and LIABILITY protection. Eligibility is based on type of business, square footage occupied, as well as other restrictions. Coverage does not include "loss of income protection" and has other exclusions and limitations.

If you are not eligible for the Business Occupancy Rider you may need to consider a Small Business Owners Policy. Such policies are more comprehensive, and offer more coverage options, such as loss of income protection and other options so you can tailor your insurance program to your individual needs.

Depending on the business, you may also need to consider

Workers Compensation
Disability
Health Insurance
Automobile Coverage

Whether your business is big or small—Deibler Insurance Associates has the coverage you need to properly protect you and your business.

Why Must I Complete Eries Auto Renewal Questionnaire?

Days after you purchase your automobile policy, your insurance needs may have changed because of new vehicles, drivers, changes in marital status, change in occupation, etc to name a few. All of these factors can significantly change your insurance needs. Unfortunately, some times we find out about these changes when it is too late.

Please help us, help YOU ensure that your coverages are always up to date by completing the Auto Renewal Questionnaire sent to you by Erie.

If it is an inconvenience, please call or stop by and we would be more than happy to review the information with you over the phone, and eliminate the need for you to fill it out!

Its that time of year to break out your Recreational Vehicles!

Before going cruising with your Boat, Recreational Vehicle, Motorcycle or ATV—there are few things you should consider regarding **liability** and **physical damage coverage (fire, windstorm, theft, collision, etc)**.

Boats and Jet skis with motors in excess of 75 horsepower, and sailboats in excess of 26 feet are NOT covered for **liability** protection under your ERIE Homeowners Policy. In addition, the Home policy provides only \$2,000 for **physical damage** to the boat. Separate coverage can be purchased for liability, physical damage and can extend to boat accessories and their trailers.

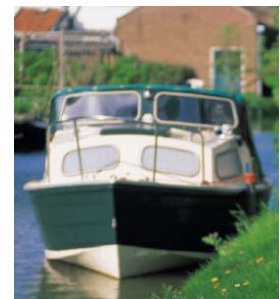
Trailers, and campers are usually covered for **liability** when attached to a covered auto, and not used in business. However, the Automobile policy provides NO coverage for **physical damage**, and the Homeowner policy provides only \$2,000. If that is not enough coverage, you may need to add this to your automobile policy, or purchase a separate policy. Furthermore, liability coverage must be separately purchased if the trailer/camper is permanently stored at a site.

Motorcycles, and ATV's that are subject to motor vehicle registration are NOT covered under the Homeowner nor Automobile Policy for **liability and physical damage coverage**. Both coverages can be purchased by adding the motorcycle or ATV to your automobile policy or purchasing a separate policy through our office. There is **some** limited protection under the Homeowner policy IF it is NOT subject to motor vehicle registration and is used exclusively ON and FOR the residence premises.

Protect yourself properly! Contact our office to discuss your recreational vehicle!



Boat, RV & Motorcycle Season is Here! Drive Safely!





26 Westminster Drive

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email: info@deibler-insurance.com

Auto Home Business Life Health

Proudly representing:



Also visit Erie's web site: www.erieinsurance.com

Important Contact Numbers:

Erie 24 Emergency Claim Line: 1-800-367-3743

Erie Glass Claims (Glass Only): 1-800-552-3743

Erie Local Claims Office (Mech.) 1-800-382-1304

Erie Pay by Phone: 1-800-387-1492

Progressive Claims: 1-800-Progressive

Progressive Customer Service: 1-800-888-7764

Email:

Wendy Deibler: wendy@deibler-insurance.com

Commercial Lines:

Alicia Ferguson: alicia@deibler-insurance.com

Personal Lines: Joe Railing joe@deibler-insurance.com

John Groff: john@deibler-insurance.com

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Assistant: Elisabeth Mackey: elisabeth@deibler-insurance.com



All of us at Deibler Insurance would like to extend a sincere THANK YOU to all of our supporters who voted Deibler Insurance Associates, Inc. as Carlisle's Best Insurance Agency 2006. It is truly an honor to be recognized by the people we value most—our clients and our community!

*Wendy Deibler
Katie Bear*

*Alicia Ferguson
Elisabeth Mackey*

*Joe Railing
John Groff*